Home Sweet Home

家居保
HomeCare Insurance
HomeCare Insurance

HomeCare Insurance is a comprehensive insurance package to provide protection for your household contents, building as well as worldwide personal belongings and liability.

What’s More......

This insurance also provides the following extra free benefits:

- 1. Window, Door LOCK & Key Replacement
  - Replacement of external door locks and keys or broken windows due to theft or attempted theft
  - HK$3,000 per year

- 2. Temporary Removal
  - Accidental loss of or damage to household contents whilst being temporarily removed from home for renovation, cleaning or repair
  - HK$50,000 per year

- 3. Home Removal
  - Accidental loss or damage to household contents:
    a) whilst in transit between current home and new home by professional removal
    b) whilst in temporary storage, for up to 7 days in furniture depository or
    c) whilst at the new home but before occupied as permanent residence up to 2 months (you have to notify us before your move)
  - HK$100,000 per year

- 4. Frozen Food
  - Cost of replacing spoilt frozen food due to accidental power failure or breakdown of refrigerator
  - HK$5,000 per year

- 5. Removal of Debris
  - Cost of removal of debris when household contents are accidentally damaged
  - HK$10,000 per year

- 6. Personal Money
  - Accidental loss or theft of money at home
  - HK$2,500 per year

- 7. Domestic Helper’s Property
  - Accidental loss or damage to domestic helper’s property
  - HK$1,000 per item

- 8. Tenants Improvement
  - Accidental loss of or damage to tenant’s improvements at home
  - HK$150,000 per item

- 9. Interior Renovation
  - Accidental loss or damage to household contents during interior renovation by contractors (provided that the period of renovation is within 2 months)
  - HK$100,000 per year

- 10. Alternative Accommodation
  - Cost of alternative accommodation when the home becomes uninhabitable as a result of accidental loss or damage
  - HK$50,000 per day

- 11. Personal Accident
  - Accidental death of insured or insured’s family members as a result of fire or theft at home
  - HK$100,000 per person
  - HK$200,000 per family

Section 4 - Building All Risks (Optional Cover)

HomeCare Insurance provides "All Risks" cover for the structure of your home against accidental loss of or damage arising from but not limited to fire, flood, typhoon, explosion or theft.

This insurance also extends to cover loss or damage directly arising out of subsidence of the site or landslip.

Excesses

- a) Section 1 - Household Contents - *Nil
- b) Section 2 - Personal Liability - *Nil
- c) Section 3 - Worldwide All Risks - The first HK$250 of each claim
- d) Section 4 - Building All Risks - *The first HK$1,000 or 10% of the loss (whichever is the greater) of each claim caused by water, typhoon, windstorm, landslip or subsidence
- *The first HK$1,000 of each claim resulting from any other cause

Major Exclusions

The following is only a summary of major exclusions. Please refer to the Policy for details:

1. Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown, misuse or domestic animals
2. Loss or damage to mobile phones, household contents contained in open areas or on roofs, spectators, contact lenses, sporting equipment whilst in use, computer system records, aerial devices or satellite dishes
3. Loss or damage if the home is unoccupied for more than 60 consecutive days
4. Loss or damage for temporary visits exceeding 90 days
5. Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

HomeCare Insurance provides worldwide cover, subject to Hong Kong jurisdiction, up to HK$6,000,000 against any claim for bodily injury or property damage resulting from the negligence of you and your family members living with you. Cover includes your legal liability

- a) as occupier of the home
- b) as owner of the home (including common areas of the building)
- c) as a private individual (anywhere in the world)

Your legal liability, where applicable, as Tenants of the home for damage to building including landlord’s fixtures and fittings is also covered.
第一部份：家居財物全險（基本投保項目）

家居保為你的家居財物提供「全面保障」，範圍包括因火災、水浸、颱風、爆炸、盜竊或意外而導致之損壞。賠償總額每年最高可達HK$1,000,000，每件最高賠償額為HK$150,000。貴重物件如珠寶、金、銀或首飾、手錶、攝影器材、皮革或書器（鋼琴除外）等，每件最高賠償額為HK$10,000，而每年最高賠償總額為HK$150,000或家居財物價值之30％（以較低者為準）。

還有更多⋯⋯⋯

除以上保障外，本計劃更為你提供以下多項額外保障：

<table>
<thead>
<tr>
<th>項目</th>
<th>承保範圍</th>
<th>最高保障金額（港幣）</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 窗戶、門鎖及門匙更換費用</td>
<td>因破竊或企圖破竊而引致損壞需更換之窗門鎖、門匙或窗戶</td>
<td>每年3,000港元</td>
</tr>
<tr>
<td>2. 短暫寄存保障</td>
<td>家居物品需短暫寄存於其他地方進行翻新、維修或清潔時所受到的意外損壞</td>
<td>每年50,000港元</td>
</tr>
<tr>
<td>3. 搬遷保障</td>
<td>家居物品在下列情況下因意外而導致損壞：a) 由專業搬運公司運往香港範圍內之新居；或b) 以七天為限之短暫僱傭儲存處；或c) 在尚未入住的新居內，以不超過兩個月為限。（必須事先通知本公司）</td>
<td>每年100,000港元</td>
</tr>
<tr>
<td>4. 冷藏食品保障</td>
<td>冷藏食品因冰箱意外停電或故障而變壞.metric</td>
<td>每年5,000港元</td>
</tr>
<tr>
<td>5. 災後清理費用</td>
<td>意外發生後，清理現場廢物之費用</td>
<td>每年10,000港元</td>
</tr>
<tr>
<td>6. 錢金保障</td>
<td>存放於家中的錢金損失或被竊</td>
<td>每年2,500港元</td>
</tr>
<tr>
<td>7. 家僱財物保障</td>
<td>家僱物品於家中損失之個人物品</td>
<td>每件1,000港元/件，每年5,000港元</td>
</tr>
<tr>
<td>8. 加設之裝修保障</td>
<td>住宅加設之室內裝修損壞</td>
<td>每件150,000港元</td>
</tr>
<tr>
<td>9. 室內裝修工程保障</td>
<td>室內裝修工程期間引致家居財物意外損壞（工程期以不超過兩個月為限）</td>
<td>每年100,000港元</td>
</tr>
<tr>
<td>10. 臨時住所保障</td>
<td>家居因意外損壞以致不宜居住，需另設臨時住所之費用</td>
<td>每天1,500港元/天，每年50,000港元</td>
</tr>
<tr>
<td>11. 人身意外保障</td>
<td>投保人或家庭成員於家中因火災或竊竊而引致死亡</td>
<td>每人100,000港元/人，每年400,000港元</td>
</tr>
</tbody>
</table>

第二部份：個人法律責任（基本投保項目）

如你或同住的家庭成員在以下情況因疏忽而導致他人身體受傷或財物損失需負上法律責任及作出賠償時，本計劃可提供高達HK$5,000,000之保障。惟訴訟必須由香港法庭處理：

a）以住戶身份佔用家居
b）以業主身份（包括所在大廈公共地方）
c）以個人身份（全球保障）

法律責任更包括保障租客對業主之樓宇結構固定裝置和建築的損毀。

第三部份：全球性個人財物全險（選擇性）

當你或你的家人外出時，財物一旦遺失、遭竊竊或損壞均可獲得保障。投保金額由你自訂。

本部份更提供以下全球性額外保障：

<table>
<thead>
<tr>
<th>保障項目</th>
<th>承保範圍</th>
<th>最高保障金額（港幣）</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 個人文件保障</td>
<td>因失去行李或錢包而需補領個人證件、信用卡或旅遊證件的費用</td>
<td>每年2,500港元</td>
</tr>
<tr>
<td>2. 現金保障</td>
<td>現金於家居以外遺失或竊竊</td>
<td>每年2,500港元</td>
</tr>
<tr>
<td>3. 信用卡保障</td>
<td>信用卡被盜用所引致的損失</td>
<td>每年5,000港元</td>
</tr>
</tbody>
</table>

第四部份：樓宇結構全險（選擇性）

家居保為你的樓宇結構提供「全面」的保障，範圍包括因火災、水浸、颱風、爆炸或竊竊所引致的損壞。

自負金額

每一事故的自負金額

a）第一部份：家居財物全險 - *無
b）第二部份：個人法律責任全險 - *無
c）第三部份：全球性個人財物全險 - *$250
d）第四部份：樓宇結構全險

*因山泥傾瀉、地陷、颱風、暴風或水浸導致的損失為HK$1,000，或該損失之10%（以較高者為準）
*其他損失為HK$1,000

主要不保項目

以下為不保事項之概略，詳細內容請參閱保單。

1. 一般不受保的損失如刮花、自然損耗、機械或電力等故障而導致的失靈、錯誤使用或因家中飼養的動物等
2. 眼鏡、隱形眼鏡、使用中的運動器材、電腦紀錄、手提電話及放置在天台或戶外的物品、無線電接收或發放裝置或衛星天線
3. 居所空置連續逾60天期間發生之損失
4. 外遊超過90天發生之損失
5. 戰爭、恐怖活動、地震及輻射

注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。
HomeCare Insurance Application Form

Please complete in BLOCK LETTERS and tick where appropriate.

Details of Proposer 投保人資料

Full Name of Proposer 投保人姓名

Mr.先生
Ms.女士
Miss小姐

Date of Birth 出生日期

HKID Card No. 香港身份證號碼

Email Address 電郵地址

Occupation 職業

Contact No. 聯絡電話

Correspondence Address 通訊地址

Flat 室, Floor 樓, Block 座

Building 大廈名稱:

Street 街道:

District 地區:

☐ HK 香港 ☐ Kowloon 九龍 ☐ NT 新界

Address of Home to be insured (if different from above) 投保居所地址(若與以上不同)

Flat 室, Floor 樓, Block 座

Building 大廈名稱:

Street 街道:

District 地區:

☐ HK 香港 ☐ Kowloon 九龍 ☐ NT 新界

Year Built of your Insured Home 閣下投保居所之樓宇落成年份

Period of Insurance Required 要求保單生效日期

From 由 DD 日 MM 月 YY 年

To 至 DD 日 MM 月 YY 年

Insurance Premium 保險費

Section 1 - Household Contents (Basic Cover)

第一部份：家居財物全險 (基本保障)

The Premium is based on the gross floor area of your insured home. Please tick the appropriate box. 投保人所坐落之建築之建築面積計算，請在適當空格內加上「√」號。

<table>
<thead>
<tr>
<th>Gross Floor Area of Your Home (in square feet)</th>
<th>Limit of Liability (HKD)</th>
<th>Annual Premium (HKD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Less than 500</td>
<td>500,000</td>
<td>630</td>
</tr>
<tr>
<td>☐ 500 - 700</td>
<td>500,000</td>
<td>880</td>
</tr>
<tr>
<td>☐ 701 - 850</td>
<td>750,000</td>
<td>1,110</td>
</tr>
<tr>
<td>☐ 851 - 1000</td>
<td>1,000,000</td>
<td>1,250</td>
</tr>
<tr>
<td>☐ 1001 - 1500</td>
<td>1,000,000</td>
<td>1,600</td>
</tr>
<tr>
<td>☐ 1501 - 2000</td>
<td>1,000,000</td>
<td>2,000</td>
</tr>
<tr>
<td>☐ Over 2000 or以上</td>
<td>1,000,000</td>
<td>To be advised 另議</td>
</tr>
</tbody>
</table>

Insurance levy is not included in the above premium 以上保費並未包括保費徵費

Section 2 - Personal Liability (Free Cover with Section 1)

第二部份：個人法律責任 (隨第一部份附上的免費保障)

Section 3 - Worldwide All Risks on Valuables and Personal Effects (Optional Cover) (Annual Premium Rate: 1.5%)

第三部份：全球性個人財物全險 (選擇性保障) (每年保費率：1.5%)

A. Unspecified items 非特別列明財物

For value of each item which does not exceed HK$5,000 每項目之價值不超過5,000港元

Total Sum Insured 總保額 HK$ (Minimum Premium HK$150 最低保費為150港元)

B. Specified Items 特別列明財物

Value of each item exceeds HK$5,000, please provide a copy of receipt of valuation 每項目之價值超過5,000港元，請出示有關收據或估值書

<table>
<thead>
<tr>
<th>Items Description 物品描述</th>
<th>New Replacement Value (HKD) 最新估值(港幣)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
</tbody>
</table>

Total Sum Insured 總保額 (A+B) HK$

Total Premium 總保費 HK$ (A+B)(excluding insurance levy)(不包括保費徵費)

Section 4 - Building All Risks (Optional Cover)

第四部份樓宇結構全險 (選擇性保障)

Total Sum Insured 總保額 HK$

Annual Premium Rate 年費率 0.085% (Minimum Premium 最低保費 HK$400)

Annual Premium 總保費 HK$ (excluding insurance levy) (不包括保費徵費)

Insurance Questionnaires 保險一般資料

Please tick the appropriate box. 請在適當空格內加上「√」號。

1. Is your insured home situated within a building which is not more than 4-storey high? 投保居所是否位於四層高或以下樓宇內？

☐ Yes ☐ No

2. Is the age of building over 35 years? 投保居所樓齡是否在三十五年以上？

☐ Yes ☐ No

3. Have you or your family member living with you sustained any loss during the last three years from any of the risks now proposed for insurance? 閣下或同住家人在過去三年內是否有關保險計劃列明的保障範圍受損失？

☐ Yes ☐ No

If “Yes”, please specify: 如有「有」，請詳述：

Payment Method 付款方法

Cheque should be crossed and made payable to “FWD General Insurance Company Limited” 劃線支票拍頭請寫：「富衛保險有限公司」

☐ Cheque 支票 ☐ Visa ☐ MasterCard

Credit Card No. 信用卡號碼

Cardholder’s Name 持卡人姓名

Card Expiry Date 信用卡有效期至

I hereby authorize FWD General Insurance Company Limited to charge my credit card account specified for this insurance. 本人特此授權FWD General Insurance Company Limited to charge my credit card account specified for this insurance.

Cardholder’s Signature 持卡人簽署

Date 約期

* The payer and the policyholder must be the same person. No third party payment is accepted. 付款人及保單持有人必須為同一人，第三者付款將不獲接受。

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. 保費由保險業管理局按適用之適用保費率對有關保單徵收，如有任何查詢，請瀏覽 www.fwd.com.hk 或致電：(852) 3123 3123。
Personal Information Collection Statement ("PICS")

From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.

The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".

"Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.

As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").

The purposes for which Your Personal Data may be used are as follows:

(i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
(ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
(iii) developing insurance and other financial services and products;
(iv) developing and maintaining credit and risk related models;
(v) processing payment instructions;
(vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
(vii) exercising any rights that the Company may have in connection with our services and/or products;
(viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
(ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
(x) performing policy reviews and needs analysis (whether or not on a regular basis);
(xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
(xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
(xiii) fulfilling any other purposes directly related to (i) to (xii) above.

Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:

(i) other members of the Group;
(ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
(iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;
(iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
(v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).

Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.

The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.

In connection with direct marketing, the Company intends:

(i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:

   a. insurance services and products;
   b. wealth management services and products;
   c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
   d. health-check and wellness services and products;
   e. media, entertainment and telecommunications services;
   f. reward, loyalty or privileges programmes and related services and products; and
   g. donations and contributions for charitable and/or non-profit making purposes; and

(ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:

Corporate Data Protection Officer
FWD General Insurance Company Limited
1st Floor, FWD Financial Centre,
308 Des Voeux Road Central
Hong Kong

To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(i) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.

Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.

Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.

In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.

The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.
收集個人資料聲明

1. 閣下需要時向富衛保險有限公司（「本公司」）或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。

2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的個人資料，以下統稱為「閣下的個人資料」。

3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。

4. 如本聲明所述，閣下的個人資料亦可能被本公司附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。

5. 閣下的個人資料可能用於以下用途：

   (i) 閣下向提供本公司所提供的服務及產品包括管理、維持、處理及作出有關服務及產品；
   (ii) 閣下，評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶。
   (iii) 發展保險及其他金融服務及產品。
   (iv) 發展及維持本公司信貸及風險之相關模型。
   (v) 處理付款指示。
   (vi) 鑑定任何欠件付款或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承擔的人士收取及追討欠款。
   (vii) 行使與本公司服務及/或產品有關之任何權利。
   (viii) 就本公司之服務及產品作出資料。例如，個人資料、號碼、賬戶、及/或身份核證。
   (ix) 用於任何因本公司的服務或產品而由閣下提出或本公司對閣下提出的申訴。包括作出、擬作、分析，調查、處理、承認一決定，回應或解決有關申請及/或檢討及即時診斷行為（無論是否有申請而自發的保單）的相關的目標。
   (x) 進行保單審閱及分析（不論是否定期進行）。
   (xi) 本本公司或本集團的其他成員根據任何法律、規例、法例、責任守則或指引（不論在香港境內或境外適用）要求而作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守判例法、規則、或財務報告或財務及其他不法活動，或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
   (xii) 本事務或本集團的任何成員的統計或精算研究；及
   (xiii) 履行與上文第(i)至(xi)段直接有關的其他用途。

6. 閣下的個人資料將被保密但為達成上文第5段列出的用途，本公司可能將閣下的個人資料轉移，披露、讓其查詢或與以下各方共同使用：

   (i) 本集團的其他成員；
   (ii) 任何因本公司業務而聘用的經營保險相關及/或再保險相關業務之人士或公司；
   (iii) 任何因本公司業務而聘用的治療師、醫生、診所、及/或化驗所、技術、損失理算人，風險情報供應商，索賠調查人，整合保險業供應商及承保資料之組織，監管及執法組織，其他保險公司（無論是直接交易所或通過直接或間接方式所稱的其他人士）及/或警察，和/或保險業者就現有資料而對所提供的資料作出分析及檢查的資料庫/或通過法律顧問/及/或其他專業顧問；
   (iv) 任何向本公司之業務提供及/或服務供應商/或負責其他服務的代理/或再保/或業務供應商/或/及
   (v) 任何本公司或本集團的其他成員負有責任或需要或期望要根據任何法律、規例、規則、實例，實例守則或指引（不論在香港境內或境外適用）作出披露的官員，規管者，部門，執行或其他人士（不論在香港境內或境外）。

7. 閣下的個人資料可能被轉移或披露予任何承讓人，受讓人，本公司業務的任何實質部分的參與人或次參與人。

8. 本公司只可在閣下作出書面同意或不反對的情況下(i) 使用閣下的個人資料作直接促銷用途，或(ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。

9. 就直接促銷而言，本公司擬：

   (i) 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及/或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品；

   a. 保險服務及產品；
   b. 財富管理服務及產品；
   c. 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
   d. 健康檢查及健康服務及產品；
   e. 媒體、娛樂及電子服務；
   f. 獎勵、客戶忠誠或優惠計劃及相關服務及產品；及
   g. 為慈善及/或非牟利用途的捐款及捐贈。

   (ii) 將閣下的姓名及聯絡資料提交予本公司並作本團體任何成員及/或本公司之業務夥伴，使用於直接促銷上文第9段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。

本公司有意向閣下顯示相關資料，或根據上文第9段及第8段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此安排的權利：

富衛保險有限公司
香港德輔道中308號
富衛金融中心1樓

10. 為達成上文第5及第9段所列出的目的，本公司可能將閣下的個人資料轉移，披露、讓其查詢或與上文第5及第9段所載的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大至相同或作同用途的資料保護法。

11. 根據《個人資料（私隱）條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。

12. 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如閣下有任何疑問，敬請致電本公司之客戶服務熱線3123 3123。

13. 中英文本如有歧異，概以英文本為準。

14. 本公司保留隨時増補、更改、更新及修訂本聲明之權利，並在任何更改將於發出通知時起生效。

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know FWD General Insurance Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響富衛保險有限公司(「本公司」)接受承保及評估之重要事實，如未能確定該等事實是否具有真實性的關係，應將該等事實填報。我們建議你將有關的資料(包括此投保書副本作紀錄)；以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能導致此保單無效。
Declaration

I/WE HEREBY DECLARE AND AGREE THAT:

1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the the Company unable to accept or process this application or the insurance policy void.

2. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.

3. If (applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.

4. I/We have read, understood and accepted the PICS.

The Company intends to send you marketing communications or materials and use your Personal Data in accordance with paragraphs 8 & 9 of the PICS. If you do not agree to receive such marketing communications or the Company’s intended use of your Personal Data, please tick below to exercise your right to opt-out.

☐ Opt-out marketing communications or materials and the Company’s intended use of my personal data

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewal. Where the Applicant(s) has/have an Insurance Broker:

I/We understand that the above agreement is necessary for the Company to proceed with the application.

1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the the Company unable to accept or process this application or the insurance policy void.

2. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.

3. If (applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.

4. I/We have read, understood and accepted the PICS.

The Company intends to send you marketing communications or materials and use your Personal Data in accordance with paragraphs 8 & 9 of the PICS. If you do not agree to receive such marketing communications or the Company’s intended use of your Personal Data, please tick below to exercise your right to opt-out.

☐ Opt-out marketing communications or materials and the Company’s intended use of my personal data

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewal, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so.

I/We understand that the above agreement is necessary for the Company to proceed with the application.

富衛香港 - 企業概覽

富衛業務遍及香港、澳門、泰國、印尼、菲律賓、新加坡、越南及日本。在香港，富衛提供人壽、醫療、一般保險、僱員福利及財務策劃。人壽保險及一般保險營運機構均獲國際評級機構授予卓越的財務實力評級。富衛致力為客戶創造嶄新體驗，利用數據科技，提供簡單、易明及貼心的產品。富衛秉持以客戶為先的服務理念及方針，矢志成為亞洲區領先的保險公司，實現創造保險新體驗的願景。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」的保險業務公司，瑞士再保險、RRJ Capital Master Fund III及 GIC Ventures 都為股東之一。

我們的保險服務

一系列儲蓄、保障及投資的保險方案照顧客戶於不同人生階段的需要。我們不斷優化產品組合及服務，希望賦予大眾盡情現在，投入精彩生活，展現樂觀與自信的正能量。

人壽及醫療保險

產品包括個人或團體人壽、醫療及危疾保險、子女教育儲備、退休計劃、投資產品及儲蓄計劃等。

一般保障

為本地企業及個人客戶提供多元化的保險產品和優質服務，產品包括財產、家居、貨運、汽車、個人及團體醫療保障、個人意外、旅遊、工作假期、及至寵物保障等。

僱員福利

一系列保險服務為企業最寶貴的資產 — 僱員 — 提供全面保障。產品包括個人及團體人壽（完全及永久傷殘保障、意外身亡保障及遺屬保障）、團體醫療及團體長期傷殘保障。

財務策劃

獨立理財顧問協助客戶分析財務狀況，度身制定合適的財富增值及投資方案。

富衛 - Our Solutions

Our Solutions

A quality suite of savings, protection and investment solutions are offered to meet customers’ evolving needs in different life stages. We continuously enhance our products and services to empower people to live life to the fullest with optimism and confidence.

Life and Medical Insurance

Products range from individual and group life insurance, medical and critical illness protection, educational reserves for children, retirement plans, investments, savings, and more.

General Insurance

The company offers various personal and corporate insurance solutions from properties, household, marine, motor vehicles, individual and group medical, personal accident, travel, working holiday to pet etc.

Employee Benefits

To protect and retain corporations invaluable assets — employees, we provide an array of protection solutions which include group life (total and permanent disablement, accidental death and dismemberment benefits), group medical and group long-term disability income insurance.

Financial Planning

Independent financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers’ wealth and investment portfolios.

Get ready to live

fwd.com.hk

24-hour Service Hotline 3123 3123